

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2009**

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.5	0.5	0.4	0.6	0.5	0.5	0.6	0.5	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	0.7	0.7	0.5	1.0	0.9	0.7	0.9	0.8	0.7
Management, business, and financial .....	1.0	1.0	0.7	1.4	1.4	0.7	1.1	1.0	1.0
Professional and related .....	0.8	0.8	0.6	1.1	1.0	0.8	1.0	0.9	0.9
Teachers .....	1.0	1.0	0.5	1.6	1.6	0.9	1.7	1.4	2.7
Primary, secondary, and special education school teachers .....	1.1	1.1	0.5	1.5	1.5	0.4	1.9	1.3	3.8
Registered nurses .....	1.9	2.2	1.6	2.6	2.5	1.4	2.3	2.0	1.7
Service .....	1.5	1.2	1.3	0.9	0.8	0.6	1.7	1.4	1.9
Protective service .....	3.2	3.0	2.0	2.9	2.8	1.1	2.7	1.8	3.2
Sales and office .....	0.8	0.6	0.5	0.7	0.6	0.8	0.9	0.6	0.6
Sales and related .....	1.1	0.8	0.9	1.0	0.8	1.9	1.2	0.8	0.9
Office and administrative support .....	1.1	0.9	0.5	0.8	0.8	0.7	1.2	0.9	0.6
Natural resources, construction, and maintenance .....	1.4	1.4	0.9	1.3	1.3	0.5	1.3	1.2	1.0
Construction, extraction, farming, fishing, and forestry .....	2.1	2.0	1.4	1.9	1.9	0.7	2.0	1.7	1.7
Installation, maintenance, and repair .....	1.6	1.6	1.1	1.7	1.7	0.6	1.7	1.5	1.3
Production, transportation, and material moving ...	1.2	1.2	0.9	1.1	1.0	0.5	1.2	1.0	0.9
Production .....	1.7	1.6	1.0	1.4	1.3	0.6	1.8	1.5	1.2
Transportation and material moving .....	1.7	1.6	1.4	1.4	1.3	0.8	1.7	1.2	1.4
Full time .....	0.5	0.5	0.4	0.7	0.6	0.5	0.6	0.5	0.5
Part time .....	1.1	0.9	1.4	0.7	0.6	1.3	1.0	0.7	1.5
Union .....	0.7	0.7	0.3	1.1	1.0	0.5	1.3	1.2	1.5
Nonunion .....	0.6	0.6	0.5	0.6	0.5	0.7	0.7	0.5	0.5
<b>Wage percentiles:<sup>4</sup></b>									
Lowest 10 percent .....	2.2	1.8	3.3	0.6	0.5	3.6	2.3	1.9	3.8
Lowest 25 percent .....	1.2	0.9	1.3	0.6	0.5	1.6	1.3	1.0	1.4
Second 25 percent .....	0.9	0.9	0.7	0.8	0.7	0.5	0.9	0.8	0.8
Third 25 percent .....	0.8	0.7	0.5	0.9	0.7	0.8	0.9	0.8	0.6
Highest 25 percent .....	0.5	0.6	0.4	0.9	0.9	0.5	0.7	0.7	0.6
Highest 10 percent .....	0.7	0.8	0.5	1.2	1.1	0.7	1.0	1.0	0.8
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.1	1.1	0.8	1.3	1.2	0.6	1.1	1.1	0.9
Service-providing industries .....	0.6	0.6	0.5	0.6	0.6	0.6	0.7	0.6	0.6
Education and health services .....	1.1	1.1	0.7	1.2	1.1	1.2	1.4	1.1	1.2
Educational services .....	0.7	0.8	0.5	1.0	1.1	1.3	1.5	1.0	2.2
Elementary and secondary schools .....	0.6	0.6	0.4	1.0	1.0	0.3	1.5	1.0	3.7
Junior colleges, colleges, and universities .....	1.2	1.6	1.1	2.5	2.1	5.1	2.8	2.0	2.2
Health care and social assistance .....	1.8	1.6	1.2	1.4	1.3	1.2	2.0	1.6	1.3
Hospitals .....	1.0	1.2	1.0	2.2	2.0	1.8	2.0	1.5	1.2
Public administration .....	1.2	1.3	0.6	1.5	1.6	0.7	2.3	1.7	3.7

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2009—Continued**

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	0.9	0.8	0.9	0.6	0.6	0.8	0.8	0.7	0.9
1 to 49 workers .....	1.1	0.9	1.0	0.6	0.6	1.0	1.1	0.8	1.0
50 to 99 workers .....	1.6	1.4	1.6	1.3	1.2	1.5	1.6	1.3	1.7
100 workers or more .....	0.6	0.6	0.5	1.0	1.0	0.6	0.8	0.6	0.6
100 to 499 workers .....	1.0	0.9	0.7	1.1	1.0	0.6	1.1	0.9	0.7
500 workers or more .....	0.6	0.8	0.7	2.0	1.9	0.8	1.2	0.9	0.8
<b>Geographic areas</b>									
New England .....	2.0	1.9	1.7	1.8	1.9	1.0	1.8	1.2	1.5
Middle Atlantic .....	0.9	1.0	0.6	1.2	1.1	1.1	1.0	0.8	0.8
East North Central .....	1.2	1.1	1.0	1.2	1.0	0.7	1.3	1.0	1.3
West North Central .....	1.7	2.1	1.5	2.4	1.4	4.7	1.8	1.8	1.9
South Atlantic .....	1.0	0.9	1.2	1.0	0.9	0.8	1.1	0.9	1.6
East South Central .....	3.6	3.5	2.5	5.3	4.9	2.0	5.4	4.0	1.8
West South Central .....	1.4	1.9	2.0	1.4	1.4	0.6	1.7	1.5	2.0
Mountain .....	2.5	2.6	1.3	2.0	2.2	1.3	2.0	1.8	1.4
Pacific .....	1.7	1.7	0.8	1.3	1.3	0.6	1.7	1.6	0.9

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> Includes defined benefit pension plans and defined contribution retirement plans. The

total is less than the sum of the individual items because some employees had access to and participated in both types of plans.

<sup>4</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

**Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, civilian workers,<sup>1</sup> National Compensation Survey, March 2009**

Characteristics	Open plans <sup>2</sup>	Frozen plans <sup>3</sup>
All workers .....	0.8	0.8
<b>Worker characteristics</b>		
Management, professional, and related .....	0.9	0.9
Management, business, and financial .....	1.4	1.4
Professional and related .....	0.9	0.9
Teachers .....	0.9	0.9
Primary, secondary, and special education school teachers .....	0.8	0.8
Registered nurses .....	2.0	2.0
Service .....	1.4	1.4
Protective service .....	1.5	1.5
Sales and office .....	1.3	1.3
Sales and related .....	2.9	2.9
Office and administrative support .....	1.4	1.4
Natural resources, construction, and maintenance .....	0.8	0.8
Construction, extraction, farming, fishing, and forestry .....	0.5	0.5
Installation, maintenance, and repair .....	1.4	1.4
Production, transportation, and material moving ...	1.7	1.7
Production .....	2.5	2.5
Transportation and material moving .....	1.7	1.7
Full time .....	0.7	0.7
Part time .....	1.9	1.9
Union .....	1.0	1.0
Nonunion .....	0.8	0.8
<b>Wage percentiles:<sup>4</sup></b>		
Lowest 10 percent .....	7.1	7.1
Lowest 25 percent .....	3.9	3.9
Second 25 percent .....	1.0	1.0
Third 25 percent .....	0.8	0.8
Highest 25 percent .....	0.9	0.9
Highest 10 percent .....	1.2	1.2
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.7	1.7
Service-providing industries .....	0.8	0.8
Education and health services .....	1.3	1.3
Educational services .....	0.8	0.8
Elementary and secondary schools .....	0.9	0.9
Junior colleges, colleges, and universities .....	1.7	1.7
Health care and social assistance .....	3.3	3.3
Hospitals .....	1.9	1.9
Public administration .....	1.5	1.5

See footnotes at end of table.

**Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, civilian workers,<sup>1</sup> National Compensation Survey, March 2009—Continued**

Characteristics	Open plans <sup>2</sup>	Frozen plans <sup>3</sup>
1 to 99 workers .....	1.3	1.3
1 to 49 workers .....	1.6	1.6
50 to 99 workers .....	2.3	2.3
100 workers or more .....	0.9	0.9
100 to 499 workers .....	1.8	1.8
500 workers or more .....	0.8	0.8
<b>Geographic areas</b>		
New England .....	2.3	2.3
Middle Atlantic .....	0.9	0.9
East North Central .....	1.8	1.8
West North Central .....	2.3	2.3
South Atlantic .....	1.1	1.1
West South Central .....	1.8	1.8
Pacific .....	1.9	1.9

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> Plans open to new participants.

<sup>3</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>4</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009-.htm](http://www.bls.gov/ncs/ebs/glossary20082009-.htm).

**Table 5. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Benefits accrual, civilian workers,<sup>2</sup> National Compensation Survey,  
March 2009**

Characteristics	Retirement benefit accrual <sup>3</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers .....	1.5	1.1	1.4
<b>Worker characteristics</b>			
Management, professional, and related .....	2.5	2.3	1.5
Management, business, and financial .....	3.2	1.9	2.8
Professional and related .....	2.8	2.6	1.3
Teachers .....	0.0	—	—
Primary, secondary, and special education school teachers .....	0.0	—	—
Registered nurses .....	3.5	—	3.5
Service .....	5.4	—	—
Protective service .....	1.5	—	—
Sales and office .....	2.0	0.8	1.8
Sales and related .....	2.4	0.6	2.3
Office and administrative support .....	2.8	1.2	2.5
Natural resources, construction, and maintenance .....	2.5	1.0	2.6
Construction, extraction, farming, fishing, and forestry .....	3.5	—	—
Installation, maintenance, and repair .....	3.3	1.4	3.2
Production, transportation, and material moving ...	3.9	—	—
Production .....	5.1	—	—
Transportation and material moving .....	5.1	—	—
Full time .....	1.6	1.2	1.4
Part time .....	3.5	—	—
Union .....	1.6	0.6	1.6
Nonunion .....	2.0	1.7	1.8
<b>Wage percentiles:<sup>4</sup></b>			
Lowest 10 percent .....	13.8	—	—
Lowest 25 percent .....	5.3	—	—
Second 25 percent .....	3.0	1.0	3.1
Third 25 percent .....	2.6	1.2	2.4
Highest 25 percent .....	2.2	1.9	1.3
Highest 10 percent .....	2.8	2.4	1.3
<b>Establishment characteristics</b>			
Goods-producing industries .....	3.7	2.2	3.4
Service-providing industries .....	1.6	1.3	1.5
Education and health services .....	1.1	—	1.0
Educational services .....	0.4	—	—
Elementary and secondary schools .....	0.0	—	—
Junior colleges, colleges, and universities .....	2.0	—	—
Health care and social assistance .....	3.5	—	—
Hospitals .....	3.4	—	—
Public administration .....	0.0	—	—

See footnotes at end of table.

**Table 5. Standard errors for defined benefit frozen retirement plans:<sup>1</sup> Benefits accrual, civilian workers,<sup>2</sup> National Compensation Survey, March 2009—Continued**

Characteristics	Retirement benefit accrual <sup>3</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
1 to 99 workers .....	4.2	1.0	4.3
1 to 49 workers .....	4.1	0.9	4.0
50 to 99 workers .....	7.3	—	—
100 workers or more .....	1.8	1.3	1.3
100 to 499 workers .....	2.4	—	—
500 workers or more .....	2.3	1.8	1.5
<b>Geographic areas</b>			
New England .....	6.0	—	—
Middle Atlantic .....	2.6	—	2.6
East North Central .....	4.5	—	—
West North Central .....	7.0	—	—
South Atlantic .....	4.8	—	—
East South Central .....	8.1	—	8.1
West South Central .....	2.9	1.2	2.9
Mountain .....	5.7	—	—
Pacific .....	4.2	—	—

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

<sup>4</sup> The percentile groupings are based on the average wage for each occupation surveyed, which

may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, civilian workers,<sup>2</sup> National Compensation Survey,  
March 2009**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	0.8	2.2	2.3
<b>Worker characteristics</b>			
Management, professional, and related .....	1.4	2.5	2.5
Management, business, and financial .....	2.0	3.7	3.2
Professional and related .....	1.3	2.6	2.8
Teachers .....	—	1.3	1.3
Primary, secondary, and special education school teachers .....	—	1.3	1.3
Registered nurses .....	—	7.4	7.5
Protective service .....	—	—	3.8
Office and administrative support .....	1.7	5.1	5.6
Installation, maintenance, and repair .....	0.3	4.1	4.1
Full time .....	0.9	2.2	2.2
Part time .....	—	5.7	5.7
Nonunion .....	1.2	2.4	2.4
Wage percentiles: <sup>3</sup>			
Lowest 10 percent .....	—	15.4	—
Lowest 25 percent .....	0.5	11.4	11.6
Second 25 percent .....	1.7	2.8	3.0
Highest 25 percent .....	1.2	2.6	2.5
Highest 10 percent .....	1.7	3.2	3.2
<b>Establishment characteristics</b>			
Service-providing industries .....	0.9	2.4	2.5
Education and health services .....	0.4	4.0	4.0
Elementary and secondary schools .....	—	0.6	0.6
Health care and social assistance .....	1.1	10.5	10.9
Hospitals .....	—	—	6.8
Public administration .....	—	—	4.3

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, civilian workers,<sup>2</sup> National Compensation Survey,  
March 2009—Continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers .....	0.8	4.6	4.7
1 to 49 workers .....	—	6.7	—
50 to 99 workers .....	—	6.7	6.7
100 workers or more:			
100 to 499 workers .....	1.9	5.0	5.4
<b>Geographic areas</b>			
New England .....	—	—	7.3
South Atlantic .....	—	5.3	—
East South Central .....	—	8.4	—
Mountain .....	—	—	17.4
Pacific .....	—	—	7.7

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> National Compensation Survey, March 2009**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans <sup>3</sup>			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers .....	0.7	0.7	2.2	1.8	2.8	0.4
<b>Worker characteristics</b>						
Management, professional, and related .....	0.7	0.7	2.8	1.7	3.0	0.8
Management, business, and financial .....	1.6	1.6	3.2	3.3	3.5	1.5
Professional and related .....	0.5	0.5	3.0	1.7	3.5	—
Teachers:						
Primary, secondary, and special education school teachers .....	—	0.0	1.3	—	3.4	—
Protective service .....	—	0.0	5.2	—	—	—
Sales and office .....	1.4	1.4	2.4	3.7	4.5	—
Office and administrative support .....	1.8	1.8	3.6	3.9	5.8	—
Natural resources, construction, and maintenance	1.2	1.2	4.6	2.8	4.7	—
Construction, extraction, farming, fishing, and forestry .....	2.1	2.1	6.9	—	6.5	—
Production, transportation, and material moving ...	2.3	2.3	3.3	3.3	4.5	—
Transportation and material moving .....	1.6	1.6	6.0	6.3	6.9	—
Full time .....	0.7	0.7	2.2	1.6	2.7	0.4
Part time .....	0.8	0.8	3.9	—	7.0	—
Union .....	0.3	0.3	4.1	0.9	4.7	—
Nonunion .....	1.0	1.0	1.5	2.6	3.2	0.6
Wage percentiles: <sup>4</sup>						
Second 25 percent .....	1.9	1.9	3.0	2.9	3.5	—
Third 25 percent .....	1.3	1.3	3.3	2.5	3.3	—
Highest 25 percent .....	0.6	0.6	2.7	1.6	2.7	0.7
Highest 10 percent .....	0.7	0.7	3.3	2.4	3.5	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	2.1	2.1	3.5	3.5	5.5	—
Service-providing industries .....	0.7	0.7	2.6	2.2	3.2	—
Education and health services .....	0.6	0.6	6.9	0.7	6.7	—
Educational services:						
Elementary and secondary schools .....	—	0.0	1.3	—	3.0	—
Public administration .....	—	0.0	2.3	—	—	—

See footnotes at end of table.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> National Compensation Survey, March 2009—Continued**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans <sup>3</sup>			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers .....	0.7	0.7	3.2	5.9	5.3	1.0
1 to 49 workers .....	1.4	1.4	—	9.0	8.2	2.2
50 to 99 workers .....	—	0.0	5.4	7.7	7.5	—
100 workers or more .....	0.8	0.8	2.4	1.7	3.0	—
100 to 499 workers .....	1.7	1.7	3.6	3.5	5.6	—
500 workers or more .....	0.9	0.9	2.8	1.6	3.0	—
<b>Geographic areas</b>						
Middle Atlantic .....	1.9	1.9	2.4	2.9	3.7	—
East North Central .....	0.9	0.9	4.4	3.6	4.6	—
South Atlantic .....	2.5	2.5	3.8	3.7	3.6	—
Mountain .....	—	0.0	—	—	21.5	—

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>3</sup> The sum of the individual components may be greater than the total because some employers offer more than one alternative.

<sup>4</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below

the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2009**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	0.9	0.9	0.6	0.6
<b>Worker characteristics</b>				
Management, professional, and related .....	1.3	1.3	1.0	1.0
Management, business, and financial .....	1.1	1.1	0.8	0.8
Professional and related .....	1.8	1.8	1.3	1.3
Teachers .....	3.1	3.1	2.2	2.2
Primary, secondary, and special education school teachers .....	4.8	4.8	4.7	4.7
Registered nurses .....	3.4	3.4	3.4	3.4
Service .....	3.4	3.4	1.5	1.5
Protective service .....	4.1	4.1	3.9	3.9
Sales and office .....	0.9	0.9	1.0	1.0
Sales and related .....	1.5	1.5	1.7	1.7
Office and administrative support .....	1.1	1.1	0.8	0.8
Natural resources, construction, and maintenance .....	1.9	1.9	1.5	1.5
Construction, extraction, farming, fishing, and forestry .....	3.0	3.0	2.9	2.9
Installation, maintenance, and repair .....	1.8	1.8	1.2	1.2
Production, transportation, and material moving .....	1.2	1.2	1.2	1.2
Production .....	1.5	1.5	1.5	1.5
Transportation and material moving .....	2.0	2.0	1.8	1.8
Full time .....	0.9	0.9	0.6	0.6
Part time .....	2.2	2.2	1.7	1.7
Union .....	2.4	2.4	2.0	2.0
Nonunion .....	0.9	0.9	0.6	0.6
Wage percentiles: <sup>2</sup>				
Lowest 10 percent .....	5.7	5.7	2.4	2.4
Lowest 25 percent .....	2.6	2.6	1.7	1.7
Second 25 percent .....	1.3	1.3	0.9	0.9
Third 25 percent .....	1.0	1.0	0.9	0.9
Highest 25 percent .....	1.2	1.2	0.9	0.9
Highest 10 percent .....	1.7	1.7	1.3	1.3
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.2	1.2	1.0	1.0
Service-providing industries .....	1.1	1.1	0.7	0.7
Education and health services .....	2.1	2.1	1.5	1.5
Educational services .....	2.8	2.8	2.1	2.1
Elementary and secondary schools .....	4.4	4.4	4.4	4.4
Junior colleges, colleges, and universities .....	3.1	3.1	2.0	2.0
Health care and social assistance .....	2.6	2.6	1.9	1.9
Hospitals .....	2.0	2.0	1.5	1.5
Public administration .....	4.8	4.8	3.6	3.6

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2009—Continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers .....	1.3	1.3	1.2	1.2
1 to 49 workers .....	1.7	1.7	1.6	1.6
50 to 99 workers .....	2.3	2.3	1.8	1.8
100 workers or more .....	1.2	1.2	0.7	0.7
100 to 499 workers .....	1.5	1.5	1.0	1.0
500 workers or more .....	1.7	1.7	1.0	1.0
<b>Geographic areas</b>				
New England .....	5.2	5.2	4.0	4.0
Middle Atlantic .....	2.3	2.3	1.0	1.0
East North Central .....	1.8	1.8	1.6	1.6
West North Central .....	1.9	1.9	1.8	1.8
South Atlantic .....	2.4	2.4	1.5	1.5
East South Central .....	4.7	4.7	1.6	1.6
West South Central .....	1.8	1.8	1.7	1.7
Mountain .....	4.4	4.4	2.2	2.2
Pacific .....	1.9	1.9	1.4	1.4

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include

workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2009**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.6	0.6	0.5	0.6	0.5	0.5	0.6	0.5	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	0.9	1.0	0.7	1.2	1.1	0.6	1.0	0.9	0.6
Management, business, and financial .....	1.1	1.1	0.9	1.5	1.6	0.7	1.1	1.0	1.0
Professional and related .....	1.1	1.2	0.9	1.2	1.2	0.7	1.2	1.2	0.8
Service .....	1.9	1.6	1.9	0.6	0.6	1.2	1.9	1.6	2.1
Protective service .....	5.4	3.4	5.0	1.1	0.9	6.6	5.5	3.3	5.1
Sales and office .....	0.9	0.7	0.6	0.7	0.6	0.9	0.9	0.6	0.6
Sales and related .....	1.1	0.8	0.9	1.0	0.8	2.0	1.2	0.8	0.9
Office and administrative support .....	1.3	1.1	0.6	0.8	0.8	0.6	1.3	1.0	0.6
Natural resources, construction, and maintenance .....	1.5	1.5	1.0	1.4	1.4	0.6	1.4	1.3	1.1
Construction, extraction, farming, fishing, and forestry .....	2.2	2.1	1.6	1.9	1.9	0.8	2.2	1.8	1.7
Installation, maintenance, and repair .....	1.7	1.7	1.3	1.8	1.7	0.8	1.8	1.6	1.3
Production, transportation, and material moving ...	1.3	1.2	1.0	1.1	1.1	0.6	1.3	1.1	0.9
Production .....	1.8	1.6	1.0	1.4	1.3	0.6	1.8	1.5	1.2
Transportation and material moving .....	1.8	1.6	1.5	1.5	1.3	1.0	1.8	1.3	1.5
Full time .....	0.6	0.6	0.5	0.7	0.6	0.4	0.6	0.5	0.5
Part time .....	1.3	1.0	1.6	0.6	0.5	1.7	1.1	0.8	1.5
Union .....	1.2	1.2	0.5	1.7	1.6	0.3	1.6	1.6	1.1
Nonunion .....	0.7	0.6	0.6	0.5	0.5	0.7	0.7	0.5	0.5
<b>Wage percentiles:<sup>3</sup></b>									
Lowest 10 percent .....	2.6	2.3	4.2	0.7	0.6	4.7	2.7	2.3	4.7
Lowest 25 percent .....	1.3	1.1	1.6	0.5	0.5	2.2	1.4	1.1	1.7
Second 25 percent .....	1.1	1.0	0.8	0.8	0.7	0.8	1.1	0.9	0.8
Third 25 percent .....	0.8	0.8	0.6	0.8	0.7	0.3	0.9	0.7	0.6
Highest 25 percent .....	0.7	0.8	0.5	1.1	1.1	0.4	0.8	0.7	0.6
Highest 10 percent .....	0.9	1.0	0.7	1.3	1.3	0.7	1.0	1.0	0.8
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.1	1.1	0.8	1.3	1.2	0.6	1.1	1.1	0.9
Construction .....	2.1	1.8	1.4	1.7	1.7	1.0	2.0	1.6	1.6
Manufacturing .....	1.4	1.4	0.9	1.6	1.6	0.7	1.5	1.4	1.1
Service-providing industries .....	0.7	0.7	0.6	0.6	0.6	0.6	0.8	0.7	0.6
Trade, transportation, and utilities .....	1.1	0.9	0.8	1.0	0.9	1.3	1.2	0.9	0.8
Wholesale trade .....	2.2	1.9	1.3	1.9	1.9	1.4	2.3	1.8	1.3
Retail trade .....	1.1	0.9	0.9	1.1	0.9	2.5	1.2	0.9	0.9
Transportation and warehousing .....	2.7	2.5	1.8	3.1	2.8	1.4	2.9	2.4	2.0
Utilities .....	2.1	2.1	0.4	3.3	3.2	0.8	2.5	3.3	3.3

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2009—Continued**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	2.5	2.9	1.6	3.9	3.9	0.8	2.5	2.1	1.3
Financial activities .....	1.4	1.3	1.0	1.3	1.3	0.4	1.7	1.5	1.0
Finance and insurance .....	1.0	0.9	0.5	1.5	1.4	0.5	1.2	1.1	0.6
Credit intermediation and related activities .....	0.9	1.1	0.7	2.1	2.1	0.5	1.2	1.2	0.7
Insurance carriers and related activities ....	1.7	1.6	0.9	2.7	2.5	1.0	1.9	1.7	1.1
Real estate and rental and leasing .....	4.0	3.3	4.6	2.5	2.5	1.6	4.6	3.0	4.4
Professional and business services .....	1.9	2.0	1.3	1.7	1.7	0.9	1.9	1.9	1.4
Professional and technical services .....	2.7	2.6	1.5	1.7	1.7	0.2	2.8	2.7	1.7
Administrative and waste services .....	2.6	2.4	3.4	2.2	2.2	0.6	2.6	2.3	3.5
Education and health services .....	1.7	1.6	1.2	1.2	1.1	0.6	2.0	1.6	1.2
Educational services .....	2.7	2.5	1.7	2.8	2.7	2.8	2.2	2.0	1.6
Junior colleges, colleges, and universities .....	1.0	1.4	1.0	3.2	3.3	3.7	1.2	1.5	1.0
Health care and social assistance .....	1.9	1.8	1.3	1.4	1.3	0.6	2.2	1.8	1.4
Leisure and hospitality .....	4.7	3.8	5.0	0.6	0.6	5.5	4.8	3.9	5.7
Accommodation and food services .....	4.8	4.1	5.9	0.7	0.6	2.8	4.9	4.2	6.7
Other services .....	2.9	2.5	3.3	1.7	1.6	3.6	2.9	2.2	3.5
1 to 99 workers .....	0.9	0.9	1.0	0.6	0.5	1.1	0.9	0.7	1.0
1 to 49 workers .....	1.2	1.0	1.0	0.5	0.5	1.1	1.1	0.9	1.1
50 to 99 workers .....	1.6	1.5	1.8	1.4	1.2	2.1	1.7	1.4	1.7
100 workers or more .....	0.8	0.8	0.6	1.2	1.1	0.5	0.8	0.7	0.5
100 to 499 workers .....	1.2	1.1	0.8	1.1	1.0	0.8	1.1	1.0	0.8
500 workers or more .....	0.9	1.1	1.0	2.5	2.4	0.4	1.1	0.8	0.8
<b>Geographic areas</b>									
New England .....	2.2	1.9	1.7	1.6	1.6	1.1	2.1	1.4	1.5
Middle Atlantic .....	1.0	1.1	0.7	1.2	1.1	0.8	1.1	1.0	0.8
East North Central .....	1.3	1.1	1.1	1.2	1.0	1.1	1.4	1.1	1.3
West North Central .....	2.0	2.4	1.8	1.5	1.4	1.5	1.9	2.2	2.0
South Atlantic .....	1.1	1.1	1.6	0.8	0.8	1.4	1.2	0.9	1.5
East South Central .....	4.9	4.4	2.1	—	—	—	5.1	4.2	1.7
West South Central .....	1.6	2.0	2.4	1.2	1.3	1.1	1.7	1.7	2.1
Mountain .....	2.7	2.6	1.4	1.4	1.6	2.2	2.1	2.0	1.5
Pacific .....	2.0	2.0	1.1	1.7	1.7	0.8	1.9	1.7	0.9

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employees had access to and participated in both types of plans.

<sup>3</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2009**

Characteristics	Employee contribution required	Fixed percent of earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers .....	0.8	0.8	0.8	—	0.8
<b>Worker characteristics</b>					
Management, professional, and related .....	0.6	0.6	0.6	—	0.6
Management, business, and financial .....	0.4	0.3	0.3	0.3	0.4
Professional and related .....	1.0	1.0	0.7	—	1.0
Service .....	—	—	—	—	—
Sales and office .....	—	—	—	—	—
Sales and related .....	0.5	—	—	—	0.5
Office and administrative support .....	—	—	—	—	—
Natural resources, construction, and maintenance .....	1.4	1.0	0.3	—	1.4
Construction, extraction, farming, fishing, and forestry .....	1.5	—	—	—	1.5
Installation, maintenance, and repair .....	2.2	—	—	—	2.2
Production, transportation, and material moving ...	1.1	0.5	0.5	—	1.1
Production .....	1.4	—	—	—	1.4
Transportation and material moving .....	1.9	0.8	0.7	—	1.9
Full time .....	0.8	0.7	0.8	—	0.8
Part time .....	2.3	—	—	—	2.3
Union .....	1.3	—	—	—	1.3
Nonunion .....	0.7	0.6	0.8	—	0.7
Wage percentiles: <sup>2</sup>					
Lowest 10 percent .....	—	—	—	—	—
Lowest 25 percent .....	—	—	—	—	—
Second 25 percent .....	0.8	0.7	—	—	0.8
Third 25 percent .....	0.6	0.4	0.5	0.3	0.6
Highest 25 percent .....	0.8	0.5	0.5	—	0.8
Highest 10 percent .....	1.0	0.9	0.8	—	1.0
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.7	0.3	0.0	0.0	0.7
Construction .....	1.8	—	—	—	1.8
Manufacturing .....	0.6	0.4	0.0	0.0	0.6
Service-providing industries .....	1.1	1.0	0.9	—	1.1
Trade, transportation, and utilities .....	1.2	0.9	0.7	—	1.2
Wholesale trade .....	—	—	—	—	—
Retail trade .....	—	—	—	—	0.2
Transportation and warehousing .....	2.9	—	—	—	2.9
Utilities .....	—	—	—	—	—

See footnotes at end of table.

**Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2009—Continued**

Characteristics	Employee contribution required	Fixed percent of earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
Information .....	—	—	—	—	—
Financial activities .....	—	—	—	—	—
Finance and insurance .....	0.2	( <sup>3</sup> )	0.5	—	0.2
Credit intermediation and related activities .....	0.3	0.2	0.3	—	0.3
Insurance carriers and related activities ....	—	—	—	—	0.1
Professional and business services .....	—	—	—	—	—
Education and health services .....	—	—	—	—	—
Junior colleges, colleges, and universities .....	0.9	0.7	0.2	0.0	0.9
Health care and social assistance .....	—	—	—	—	—
Accommodation and food services .....	—	—	—	—	0.0
1 to 99 workers .....	1.1	0.8	0.7	—	1.1
1 to 49 workers .....	1.6	1.2	0.8	—	1.6
50 to 99 workers .....	0.9	—	—	—	0.9
100 workers or more .....	1.0	0.9	0.8	—	1.0
100 to 499 workers .....	2.4	—	—	—	2.4
500 workers or more .....	0.5	0.4	0.6	0.2	0.5
<b>Geographic areas</b>					
New England .....	1.2	0.6	1.0	2.0	1.2
Middle Atlantic .....	1.0	0.4	0.6	—	1.0
East North Central .....	0.6	0.3	0.9	—	0.6
West North Central .....	2.5	—	—	—	2.5
South Atlantic .....	1.0	0.8	0.3	0.0	1.0
West South Central .....	—	—	—	—	—
Pacific .....	0.8	0.6	0.8	—	0.8

<sup>1</sup> The employee contributes a fixed percentage of his or her earnings to the retirement plan.

<sup>2</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

<sup>3</sup> Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2009**

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
All workers .....	1.2	1.2
<b>Worker characteristics</b>		
Management, professional, and related .....	1.7	1.7
Management, business, and financial .....	1.9	1.9
Professional and related .....	2.1	2.1
Service .....	3.4	3.4
Sales and office .....	1.7	1.7
Sales and related .....	3.0	3.0
Office and administrative support .....	2.0	2.0
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry .....	0.6	0.6
Installation, maintenance, and repair .....	1.7	1.7
Production, transportation, and material moving ...	1.8	1.8
Production .....	2.6	2.6
Transportation and material moving .....	2.0	2.0
Full time .....	1.1	1.1
Part time .....	2.6	2.6
Union .....	1.4	1.4
Nonunion .....	1.2	1.2
Wage percentiles: <sup>3</sup>		
Lowest 10 percent .....	9.3	9.3
Lowest 25 percent .....	5.8	5.8
Second 25 percent .....	1.6	1.6
Third 25 percent .....	1.2	1.2
Highest 25 percent .....	1.3	1.3
Highest 10 percent .....	1.8	1.8
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.7	1.7
Construction .....	0.0	—
Manufacturing .....	2.3	2.3
Service-providing industries .....	1.5	1.5
Trade, transportation, and utilities .....	1.6	1.6
Wholesale trade .....	3.9	3.9
Retail trade .....	3.4	3.4
Transportation and warehousing .....	1.9	1.9
Utilities .....	4.2	4.2

See footnotes at end of table.

**Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2009—Continued**

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
Information .....	2.9	2.9
Financial activities .....	2.0	2.0
Finance and insurance .....	2.1	2.1
Credit intermediation and related activities .....	2.9	2.9
Insurance carriers and related activities ....	2.4	2.4
Professional and business services .....	4.2	4.2
Education and health services .....	3.9	3.9
Junior colleges, colleges, and universities .....	—	—
Health care and social assistance .....	4.1	4.1
Accommodation and food services .....	—	—
1 to 99 workers .....	1.7	1.7
1 to 49 workers .....	1.9	1.9
50 to 99 workers .....	3.2	3.2
100 workers or more .....	1.4	1.4
100 to 499 workers .....	2.5	2.5
500 workers or more .....	1.3	1.3
<b>Geographic areas</b>		
New England .....	3.3	3.3
Middle Atlantic .....	1.3	1.3
East North Central .....	2.3	2.3
West North Central .....	2.9	2.9
South Atlantic .....	2.5	2.5
West South Central .....	2.3	2.3
Pacific .....	1.7	1.7

<sup>1</sup> Plans open to new participants.

<sup>2</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>3</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 5. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>**  
**Benefits accrual, private industry workers, National Compensation**  
**Survey, March 2009**

Characteristics	Retirement benefit accrual <sup>2</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers .....	2.1	1.5	1.9
<b>Worker characteristics</b>			
Management, professional, and related .....	3.7	3.5	2.4
Management, business, and financial .....	4.0	2.4	3.6
Professional and related .....	4.7	—	—
Service .....	10.2	—	—
Protective service .....	15.9	—	—
Sales and office .....	2.3	1.0	2.1
Sales and related .....	2.5	0.6	2.4
Office and administrative support .....	3.7	1.6	3.3
Natural resources, construction, and maintenance .....	3.1	1.3	3.2
Construction, extraction, farming, fishing, and forestry .....	5.8	—	—
Installation, maintenance, and repair .....	3.7	1.6	3.6
Production, transportation, and material moving ...	4.2	—	—
Production .....	5.2	—	—
Transportation and material moving .....	5.9	—	—
Full time .....	2.2	1.6	1.9
Part time .....	4.4	—	—
Union .....	4.2	—	—
Nonunion .....	2.3	1.8	2.0
Wage percentiles: <sup>3</sup>			
Lowest 10 percent .....	16.8	—	—
Lowest 25 percent .....	6.0	—	—
Second 25 percent .....	3.7	1.4	4.0
Third 25 percent .....	3.3	1.3	3.2
Highest 25 percent .....	3.3	2.9	2.0
Highest 10 percent .....	4.4	3.6	2.4
<b>Establishment characteristics</b>			
Goods-producing industries .....	3.8	2.2	3.4
Manufacturing .....	3.8	2.2	3.4
Service-providing industries .....	2.4	2.0	2.2
Trade, transportation, and utilities .....	3.1	—	—
Wholesale trade .....	6.8	—	—
Retail trade .....	3.0	—	3.0
Transportation and warehousing .....	10.9	—	—
Utilities .....	4.5	—	—

See footnotes at end of table.

**Table 5. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Benefits accrual, private industry workers, National Compensation  
Survey, March 2009—Continued**

Characteristics	Retirement benefit accrual <sup>2</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Information .....	5.8	—	5.8
Financial activities .....	5.1	1.7	4.5
Finance and insurance .....	5.1	1.8	4.5
Credit intermediation and related activities .....	5.7	—	—
Insurance carriers and related activities .....	9.0	—	—
Professional and business services .....	9.5	—	—
Professional and technical services .....	—	13.9	—
Education and health services .....	4.1	—	—
Educational services .....	4.9	—	—
Junior colleges, colleges, and universities .....	4.9	—	—
Health care and social assistance .....	4.6	—	—
1 to 99 workers .....	4.8	1.1	4.8
1 to 49 workers .....	4.6	1.1	4.4
50 to 99 workers .....	8.4	—	—
100 workers or more .....	2.5	1.8	1.9
100 to 499 workers .....	3.1	—	—
500 workers or more .....	3.4	2.8	2.4
<b>Geographic areas</b>			
New England .....	11.3	—	—
Middle Atlantic .....	4.8	—	4.7
East North Central .....	5.4	—	—
West North Central .....	7.5	—	—
South Atlantic .....	5.3	—	—
East South Central .....	8.2	—	—
West South Central .....	3.8	1.7	3.5
Mountain .....	5.9	—	—
Pacific .....	7.1	—	—

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

<sup>3</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, private industry workers, National Compensation  
Survey, March 2009**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	1.1	3.0	3.1
<b>Worker characteristics</b>			
Management, professional, and related .....	2.1	3.6	3.4
Management, business, and financial .....	2.5	4.2	3.5
Professional and related .....	2.3	4.5	4.6
Sales and office:			
Office and administrative support .....	2.2	7.2	7.9
Natural resources, construction, and maintenance:			
Installation, maintenance, and repair .....	0.3	3.7	3.7
Full time .....	1.2	2.8	2.8
Part time .....	—	8.2	8.3
Nonunion .....	1.3	2.7	2.6
Wage percentiles: <sup>2</sup>			
Lowest 25 percent .....	—	13.4	—
Second 25 percent .....	2.2	3.6	3.5
Highest 25 percent .....	1.7	3.2	2.9
Highest 10 percent .....	2.6	4.5	4.3
<b>Establishment characteristics</b>			
Service-providing industries .....	1.3	3.7	3.8
Wholesale trade .....	6.4	9.2	4.6
Utilities .....	7.1	2.8	5.6
Information .....	—	6.0	—
Financial activities .....	—	5.5	—
Finance and insurance .....	1.8	5.3	5.6
Credit intermediation and related activities	—	7.9	—
Insurance carriers and related activities ....	—	8.1	8.0
Education and health services .....	1.2	13.7	14.3
Health care and social assistance .....	—	—	14.7
Other services .....	—	7.0	—
1 to 99 workers .....	0.9	5.5	5.5
1 to 49 workers .....	—	7.6	—
50 to 99 workers .....	—	8.0	8.0
100 workers or more:			
100 to 499 workers .....	2.3	6.7	7.2

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, private industry workers, National Compensation  
Survey, March 2009—Continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
<b>Geographic areas</b>			
New England .....	—	15.5	—
South Atlantic .....	—	5.7	—
East South Central .....	—	8.6	—
Mountain .....	—	—	18.0
Pacific .....	—	6.8	—

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2009**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans <sup>2</sup>			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers .....	1.0	1.0	1.3	2.5	3.3	0.5
<b>Worker characteristics</b>						
Management, professional, and related .....	1.2	1.2	1.7	2.6	3.5	1.2
Management, business, and financial .....	2.0	2.0	2.1	3.8	4.0	1.8
Professional and related .....	0.9	0.9	1.9	3.0	4.2	—
Service:						
Protective service .....	—	0.0	—	—	15.3	—
Sales and office .....	1.7	1.7	0.8	4.4	5.1	0.4
Office and administrative support .....	2.4	2.4	1.3	5.2	6.6	—
Natural resources, construction, and maintenance	1.5	1.5	4.3	3.4	4.9	—
Construction, extraction, farming, fishing, and forestry .....	3.6	3.6	9.2	—	8.1	—
Production, transportation, and material moving ...	2.5	2.5	3.3	3.6	4.6	—
Transportation and material moving .....	1.8	1.8	—	7.2	7.9	—
Full time .....	1.0	1.0	1.4	2.2	3.0	0.6
Part time .....	1.1	1.1	1.5	—	8.2	—
Union .....	0.9	0.9	5.4	2.5	5.8	—
Nonunion .....	1.1	1.1	0.9	2.8	3.4	0.6
Wage percentiles: <sup>3</sup>						
Second 25 percent .....	2.7	2.7	1.9	3.7	4.1	—
Third 25 percent .....	1.6	1.6	2.1	3.4	3.8	—
Highest 25 percent .....	0.9	0.9	2.3	2.1	3.3	1.0
Highest 10 percent .....	1.2	1.2	2.4	3.4	4.3	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	2.1	2.1	3.5	3.5	5.5	—
Manufacturing .....	2.1	2.1	3.5	3.5	5.5	—
Service-providing industries .....	1.0	1.0	1.2	3.3	3.8	—
Trade, transportation, and utilities .....	1.2	1.2	2.5	4.2	4.2	—
Retail trade .....	—	0.5	0.6	6.1	6.0	—
Transportation and warehousing .....	—	0.0	—	—	7.6	—
Utilities .....	7.1	7.1	5.2	—	—	—

See footnotes at end of table.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2009—Continued**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans <sup>2</sup>			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Financial activities .....	5.9	5.9	2.2	8.4	5.7	—
Finance and insurance .....	4.1	4.1	2.3	8.5	6.1	—
Education and health services .....	1.9	1.9	—	2.4	4.4	—
1 to 99 workers .....	0.8	0.8	2.5	6.5	6.1	1.2
1 to 49 workers .....	1.6	1.6	—	9.8	9.2	—
50 to 99 workers .....	—	0.0	—	8.7	8.9	—
100 workers or more .....	1.1	1.1	1.5	2.4	3.4	—
100 to 499 workers .....	2.1	2.1	2.0	4.6	6.2	—
500 workers or more .....	1.4	1.4	2.2	2.4	3.5	—
<b>Geographic areas</b>						
Middle Atlantic .....	3.2	3.2	1.9	4.2	8.5	—
East North Central .....	1.0	1.0	3.9	4.0	5.2	—
South Atlantic .....	2.7	2.7	—	4.0	3.9	—
Mountain .....	—	0.0	—	—	21.4	—

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> The sum of the individual components may be greater than the total because some employers offer more than one alternative.

<sup>3</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 8. Standard errors for defined contribution retirement plans:<sup>1</sup> Selected attributes, private industry workers, National Compensation Survey, March 2009**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	1.0	1.0	0.6	0.6
<b>Worker characteristics</b>				
Management, professional, and related .....	1.4	1.4	1.1	1.1
Management, business, and financial .....	1.2	1.2	0.9	0.9
Professional and related .....	1.9	1.9	1.4	1.4
Service .....	3.8	3.8	1.5	1.5
Protective service .....	5.9	5.9	5.9	5.9
Sales and office .....	1.0	1.0	1.0	1.0
Sales and related .....	1.5	1.5	1.8	1.8
Office and administrative support .....	1.1	1.1	0.9	0.9
Natural resources, construction, and maintenance .....	1.9	1.9	1.5	1.5
Construction, extraction, farming, fishing, and forestry .....	3.1	3.1	3.1	3.1
Installation, maintenance, and repair .....	1.9	1.9	1.2	1.2
Production, transportation, and material moving ...	1.2	1.2	1.2	1.2
Production .....	1.6	1.6	1.5	1.5
Transportation and material moving .....	2.0	2.0	1.9	1.9
Full time .....	1.0	1.0	0.6	0.6
Part time .....	2.3	2.3	1.8	1.8
Union .....	2.7	2.7	2.4	2.4
Nonunion .....	1.0	1.0	0.7	0.7
Wage percentiles: <sup>2</sup>				
Lowest 10 percent .....	6.9	6.9	2.4	2.4
Lowest 25 percent .....	2.9	2.9	1.8	1.8
Second 25 percent .....	1.5	1.5	1.1	1.1
Third 25 percent .....	0.9	0.9	0.9	0.9
Highest 25 percent .....	1.2	1.2	0.9	0.9
Highest 10 percent .....	1.7	1.7	1.3	1.3
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.2	1.2	1.0	1.0
Construction .....	2.6	2.6	2.5	2.5
Manufacturing .....	1.1	1.1	1.1	1.1
Service-providing industries .....	1.2	1.2	0.8	0.8
Trade, transportation, and utilities .....	1.1	1.1	1.1	1.1
Wholesale trade .....	2.0	2.0	1.5	1.5
Retail trade .....	1.5	1.5	1.7	1.7
Transportation and warehousing .....	3.5	3.5	3.2	3.2
Utilities .....	2.5	2.5	1.0	1.0

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans:<sup>1</sup> Selected attributes, private industry workers, National Compensation Survey, March 2009—Continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information .....	2.4	2.4	1.8	1.8
Financial activities .....	1.4	1.4	1.1	1.1
Finance and insurance .....	1.5	1.5	1.1	1.1
Credit intermediation and related activities .....	1.6	1.6	1.2	1.2
Insurance carriers and related activities ....	2.2	2.2	1.5	1.5
Real estate and rental and leasing .....	3.9	3.9	3.9	3.9
Professional and business services .....	2.8	2.8	2.3	2.3
Professional and technical services .....	3.4	3.4	3.0	3.0
Administrative and waste services .....	5.3	5.3	4.6	4.6
Education and health services .....	2.4	2.4	1.7	1.7
Educational services .....	2.6	2.6	2.6	2.6
Junior colleges, colleges, and universities .....	2.9	2.9	2.2	2.2
Health care and social assistance .....	2.8	2.8	2.1	2.1
Leisure and hospitality .....	—	—	1.6	1.6
Accommodation and food services .....	—	—	1.8	1.8
Other services .....	4.6	4.6	3.0	3.0
1 to 99 workers .....	1.3	1.3	1.3	1.3
1 to 49 workers .....	1.7	1.7	1.6	1.6
50 to 99 workers .....	2.4	2.4	1.9	1.9
100 workers or more .....	1.2	1.2	0.7	0.7
100 to 499 workers .....	1.6	1.6	1.1	1.1
500 workers or more .....	1.8	1.8	1.0	1.0
<b>Geographic areas</b>				
New England .....	5.4	5.4	4.1	4.1
Middle Atlantic .....	2.4	2.4	1.0	1.0
East North Central .....	1.8	1.8	1.7	1.7
West North Central .....	2.2	2.2	1.8	1.8
South Atlantic .....	2.7	2.7	1.5	1.5
East South Central .....	5.1	5.1	1.8	1.8
West South Central .....	2.0	2.0	1.9	1.9
Mountain .....	4.5	4.5	2.2	2.2
Pacific .....	1.7	1.7	1.5	1.5

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2009**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.6	0.7	0.4	0.9	0.8	1.0	1.5	1.1	2.6
<b>Worker characteristics</b>									
Management, professional, and related .....	0.6	0.6	0.5	0.9	1.0	1.1	1.7	1.3	3.1
Professional and related .....	0.6	0.6	0.5	0.9	1.1	1.2	1.7	1.3	3.2
Teachers .....	0.8	0.8	0.4	1.1	1.1	0.9	1.7	1.3	3.8
Primary, secondary, and special education school teachers .....	0.4	0.5	0.4	0.5	0.6	0.4	1.7	1.0	4.8
Registered nurses .....	1.8	2.4	1.5	4.0	4.0	3.9	4.7	3.9	6.0
Service .....	1.3	1.5	0.6	1.6	1.7	0.7	1.7	1.2	2.6
Protective service .....	1.0	1.3	0.9	2.0	2.1	1.1	2.7	2.0	3.7
Sales and office .....	1.4	1.5	0.5	1.9	1.6	1.4	2.1	1.7	3.3
Office and administrative support .....	1.3	1.4	0.5	1.8	1.5	1.4	2.2	1.8	3.5
Natural resources, construction, and maintenance .....	1.9	2.0	0.6	2.8	2.7	0.8	3.3	2.2	4.1
Production, transportation, and material moving ...	4.2	4.0	0.8	4.4	4.3	0.8	3.3	2.7	5.6
Full time .....	0.3	0.5	0.4	0.8	0.9	1.0	1.7	1.2	2.6
Part time .....	1.8	1.7	1.3	1.8	1.7	1.5	1.0	0.6	4.3
Union .....	0.3	0.5	0.4	0.4	0.7	0.8	1.8	1.5	3.9
Nonunion .....	1.0	1.1	0.7	1.5	1.3	1.3	2.0	1.3	3.0
<b>Wage percentiles:<sup>3</sup></b>									
Lowest 10 percent .....	2.5	2.7	1.6	3.3	3.6	1.7	2.4	1.8	4.6
Lowest 25 percent .....	1.5	1.6	0.8	1.9	2.0	0.8	2.1	1.4	2.9
Second 25 percent .....	0.6	0.9	0.6	1.0	1.4	1.6	2.2	1.9	3.6
Third 25 percent .....	1.0	1.1	0.5	1.4	1.4	1.2	2.0	1.2	2.9
Highest 25 percent .....	0.3	0.5	0.4	0.8	1.0	0.9	1.6	1.3	2.9
Highest 10 percent .....	0.4	0.6	0.5	1.5	1.9	1.6	2.4	1.9	3.8
<b>Establishment characteristics</b>									
Service-providing industries .....	0.6	0.7	0.4	0.9	0.8	1.0	1.5	1.1	2.6
Education and health services .....	0.5	0.7	0.5	0.9	1.2	1.6	1.8	1.4	3.3
Educational services .....	0.6	0.7	0.5	0.7	1.2	1.4	1.8	1.3	3.5
Elementary and secondary schools .....	0.5	0.5	0.3	0.5	0.6	0.3	1.5	0.9	4.3
Junior colleges, colleges, and universities .....	1.9	2.4	1.7	2.7	3.4	5.7	4.3	3.3	4.4
Health care and social assistance .....	1.2	1.9	1.8	3.8	3.2	4.1	3.5	3.4	4.3
Hospitals .....	1.6	2.5	2.3	4.9	4.1	6.8	4.4	4.0	4.3
Public administration .....	1.2	1.3	0.6	1.5	1.6	0.7	2.3	1.7	3.7
1 to 99 workers .....	2.1	2.3	1.0	2.9	3.0	1.1	2.7	2.4	3.9
1 to 49 workers .....	3.5	3.7	1.5	4.2	4.3	1.9	3.1	2.8	5.8
50 to 99 workers .....	2.2	2.3	0.9	3.3	3.3	0.9	4.1	3.3	5.7
100 workers or more .....	0.5	0.6	0.4	0.9	0.9	1.1	1.6	1.2	2.8
100 to 499 workers .....	1.2	1.2	0.5	1.6	1.6	0.5	2.4	1.8	4.0
500 workers or more .....	0.5	0.7	0.5	0.9	1.2	1.4	1.8	1.3	3.0

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2009—Continued**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	1.0	1.6	1.1	1.6	2.6	3.2	3.1	2.8	4.8
Local government .....	0.6	0.7	0.4	0.9	0.9	0.4	1.3	0.9	2.4
<b>Geographic areas</b>									
New England .....	1.9	2.1	1.6	1.8	2.1	1.7	1.5	1.2	10.4
Middle Atlantic .....	0.7	1.7	1.5	0.7	2.2	2.7	3.1	1.9	1.9
East North Central .....	1.8	1.8	0.5	2.2	2.1	0.6	3.7	3.6	7.9
West North Central .....	2.0	2.7	1.3	6.4	4.9	9.0	7.5	6.8	6.9
South Atlantic .....	1.2	1.3	1.0	1.2	0.9	1.0	4.0	1.4	3.8
East South Central .....	3.4	4.2	2.2	4.9	4.5	2.1	5.6	3.0	11.7
West South Central .....	1.9	1.9	0.4	1.6	1.6	0.2	2.1	1.9	4.2
Mountain .....	2.0	1.7	1.2	2.9	3.1	0.8	3.9	3.7	6.9
Pacific .....	1.1	1.4	0.9	1.8	2.0	1.1	3.5	3.4	2.4

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employees had access to and participated in both types of plans.

<sup>3</sup> The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2009**

Characteristics	Employee contribution required	Fixed percent of earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers .....	2.0	2.0	0.1	0.0	2.0
<b>Worker characteristics</b>					
Management, professional, and related .....	2.1	2.1	0.1	0.0	2.1
Professional and related .....	2.0	2.0	0.1	0.0	2.0
Teachers .....	2.1	2.2	0.1	0.1	2.1
Primary, secondary, and special education school teachers .....	2.2	2.2	0.1	0.1	2.2
Registered nurses .....	4.9	4.9	0.4	0.7	4.9
Service .....	2.1	2.2	0.1	0.2	2.1
Protective service .....	2.9	3.1	0.1	0.4	2.9
Sales and office .....	2.6	2.7	0.1	0.2	2.6
Office and administrative support .....	2.6	2.7	0.1	0.4	2.6
Natural resources, construction, and maintenance .....	2.9	3.0	0.2	0.5	2.9
Production, transportation, and material moving ...	3.0	3.4	0.2	0.3	3.0
Full time .....	2.0	2.1	0.1	0.0	2.0
Part time .....	2.2	2.6	0.2	0.1	2.2
Union .....	2.3	2.3	0.1	0.4	2.3
Nonunion .....	2.4	2.5	0.1	0.0	2.4
Wage percentiles: <sup>2</sup>					
Lowest 10 percent .....	3.4	3.7	0.2	0.8	3.4
Lowest 25 percent .....	2.4	2.5	0.1	0.1	2.4
Second 25 percent .....	2.6	2.6	0.1	0.2	2.6
Third 25 percent .....	2.6	2.6	0.1	0.3	2.6
Highest 25 percent .....	1.6	1.7	0.1	0.1	1.6
Highest 10 percent .....	1.7	1.9	0.1	0.3	1.7
<b>Establishment characteristics</b>					
Service-providing industries .....	2.0	2.0	0.1	0.0	2.0
Education and health services .....	1.9	1.9	0.1	0.0	1.9
Educational services .....	1.9	2.0	0.1	0.0	1.9
Elementary and secondary schools .....	2.0	2.1	0.1	0.0	2.0
Junior colleges, colleges, and universities .....	3.3	3.5	0.2	0.4	3.3
Health care and social assistance .....	4.4	4.4	0.3	0.8	4.4
Hospitals .....	5.4	5.5	0.3	0.7	5.4
Public administration .....	3.0	3.0	0.1	0.0	3.0
1 to 99 workers .....	3.2	3.2	0.3	0.1	3.2
1 to 49 workers .....	2.9	3.0	0.3	0.3	2.9
50 to 99 workers .....	4.9	5.0	0.4	0.4	4.9
100 workers or more .....	2.0	2.0	0.1	0.0	2.0
100 to 499 workers .....	2.9	3.0	0.1	0.1	2.9
500 workers or more .....	2.2	2.2	0.1	0.0	2.2

See footnotes at end of table.

**Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2009—Continued**

Characteristics	Employee contribution required	Fixed percent of earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
State government .....	3.6	3.4	0.2	0.0	3.6
Local government .....	1.7	1.8	0.1	0.0	1.7
<b>Geographic areas</b>					
New England .....	0.2	4.8	0.2	0.8	0.2
Middle Atlantic .....	1.4	1.3	0.2	0.0	1.4
East North Central .....	5.5	5.4	0.2	0.1	5.5
West North Central .....	2.2	2.2	0.4	0.5	2.2
South Atlantic .....	6.0	6.1	0.1	0.0	6.0
East South Central .....	2.4	2.4	0.4	1.8	2.4
West South Central .....	—	—	—	—	—
Mountain .....	—	—	—	—	—
Pacific .....	5.5	5.3	0.2	0.0	5.5

<sup>1</sup> The employee contributes a fixed percentage of his or her earnings to the retirement plan.

<sup>2</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical

Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2009**

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
All workers .....	0.9	0.9
<b>Worker characteristics</b>		
Management, professional, and related .....	1.0	1.0
Professional and related .....	0.9	0.9
Teachers .....	0.9	0.9
Primary, secondary, and special education school teachers .....	0.9	0.9
Registered nurses .....	2.8	2.8
Service .....	1.0	1.0
Protective service .....	1.6	1.6
Sales and office .....	1.4	1.4
Office and administrative support .....	1.3	1.3
Natural resources, construction, and maintenance .....	0.9	0.9
Production, transportation, and material moving ...	2.3	2.3
Full time .....	0.9	0.9
Part time .....	1.5	1.5
Union .....	1.3	1.3
Nonunion .....	0.8	0.8
Wage percentiles: <sup>3</sup>		
Lowest 10 percent .....	1.1	1.1
Lowest 25 percent .....	1.0	1.0
Second 25 percent .....	1.3	1.3
Third 25 percent .....	1.0	1.0
Highest 25 percent .....	1.0	1.0
Highest 10 percent .....	1.6	1.6
<b>Establishment characteristics</b>		
Service-providing industries .....	0.9	0.9
Education and health services .....	0.8	0.8
Educational services .....	0.8	0.8
Elementary and secondary schools .....	0.9	0.9
Junior colleges, colleges, and universities .....	1.7	1.7
Health care and social assistance .....	2.0	2.0
Hospitals .....	2.5	2.5
Public administration .....	1.5	1.5
1 to 99 workers .....	1.2	1.2
1 to 49 workers .....	1.4	1.4
50 to 99 workers .....	1.9	1.9
100 workers or more .....	0.9	0.9
100 to 499 workers .....	1.7	1.7
500 workers or more .....	0.8	0.8

See footnotes at end of table.

**Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2009—Continued**

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
State government .....	2.0	2.0
Local government .....	0.7	0.7
<b>Geographic areas</b>		
New England .....	3.1	3.1
Middle Atlantic .....	1.0	1.0
East North Central .....	2.0	2.0
West North Central .....	—	—
South Atlantic .....	0.5	0.5
East South Central .....	0.3	—
West South Central .....	2.4	2.4
Mountain .....	—	—
Pacific .....	3.8	3.8

<sup>1</sup> Plans open to new participants.

<sup>2</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>3</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009-.htm](http://www.bls.gov/ncs/ebs/glossary20082009-.htm).

**Table 5. Standard errors for defined benefit frozen retirement plans:<sup>1</sup> Benefits accrual, State and local government workers, National Compensation Survey, March 2009**

Characteristics	Retirement benefit accrual <sup>2</sup>	
	All existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers .....	0.3	0.3
<b>Worker characteristics</b>		
Management, professional, and related .....	0.4	0.4
Professional and related .....	0.5	0.5
Teachers .....	0.0	—
Primary, secondary, and special education school teachers .....	0.0	—
Registered nurses .....	0.0	—
Protective service .....	0.0	—
Sales and office .....	0.0	—
Office and administrative support .....	0.0	—
Natural resources, construction, and maintenance .....	0.0	—
Production, transportation, and material moving ...	0.0	—
Full time .....	0.3	0.3
Part time .....	0.0	—
Union .....	0.0	—
Nonunion .....	1.1	1.1
Wage percentiles: <sup>3</sup>		
Highest 25 percent .....	0.1	—
Highest 10 percent .....	0.0	—
<b>Establishment characteristics</b>		
Service-providing industries .....	0.3	0.3
Education and health services .....	0.4	0.4
Educational services .....	0.0	—
Elementary and secondary schools .....	0.0	—
Junior colleges, colleges, and universities .....	0.0	—
Public administration .....	0.0	—
1 to 99 workers .....	0.0	—
1 to 49 workers .....	0.0	—
50 to 99 workers .....	0.0	—
100 workers or more .....	0.3	0.3
500 workers or more .....	0.4	—

See footnotes at end of table.

**Table 5. Standard errors for defined benefit frozen retirement plans:<sup>1</sup> Benefits accrual, State and local government workers, National Compensation Survey, March 2009—Continued**

Characteristics	Retirement benefit accrual <sup>2</sup>	
	All existing participants continue to accrue benefits	No existing participants continue to accrue benefits
State government .....	0.4	—
<b>Geographic areas</b>		
New England .....	0.0	—
Middle Atlantic .....	0.0	—
East North Central .....	0.0	—
West North Central .....	0.0	—
Mountain .....	0.0	—
Pacific .....	0.0	—

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

<sup>3</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, State and local government workers, National  
Compensation Survey, March 2009**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	0.3	1.6	1.7
<b>Worker characteristics</b>			
Management, professional, and related .....	0.4	1.6	1.7
Professional and related .....	0.5	1.0	1.1
Teachers .....	—	0.9	0.9
Primary, secondary, and special education school teachers .....	—	1.3	1.3
Registered nurses .....	—	—	14.0
Service .....	—	—	2.1
Protective service .....	—	—	3.7
Sales and office .....	—	—	3.0
Office and administrative support .....	—	—	3.4
Natural resources, construction, and maintenance Production, transportation, and material moving ...	—	—	0.0
Full time .....	0.3	1.7	1.8
Part time .....	—	—	0.2
Union .....	—	0.7	0.7
Nonunion .....	—	—	6.1
Wage percentiles: <sup>2</sup>			
Lowest 10 percent .....	—	—	8.9
Lowest 25 percent .....	—	—	5.5
Second 25 percent .....	—	—	2.4
Third 25 percent .....	—	—	2.5
Highest 25 percent .....	—	1.0	1.0
Highest 10 percent .....	—	—	1.0
<b>Establishment characteristics</b>			
Service-providing industries .....	0.3	1.6	1.7
Education and health services .....	0.4	1.0	1.1
Educational services .....	—	0.9	0.9
Elementary and secondary schools .....	—	0.6	0.6
Junior colleges, colleges, and universities .....	—	—	4.2
Health care and social assistance .....	—	—	4.7
Hospitals .....	—	—	6.2
Public administration .....	—	—	4.3
1 to 99 workers .....	—	—	6.4
1 to 49 workers .....	—	—	15.8
50 to 99 workers .....	—	—	2.5
100 workers or more .....	0.3	1.3	1.4
100 to 499 workers .....	—	—	4.1
500 workers or more .....	—	—	0.9

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, State and local government workers, National  
Compensation Survey, March 2009—Continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
State government .....	—	—	6.0
Local government .....	—	—	0.9
<b>Geographic areas</b>			
New England .....	—	—	0.5
Middle Atlantic .....	—	—	0.6
East North Central .....	—	—	1.1
West North Central .....	—	—	0.1
South Atlantic .....	—	—	4.4
West South Central .....	—	—	13.6
Mountain .....	—	—	0.0
Pacific .....	—	—	3.7

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 7. Standard errors for defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, State and local government workers, National Compensation Survey, March 2009**

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans <sup>2</sup>		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers .....	0.0	1.2	0.3	—
<b>Worker characteristics</b>				
Management, professional, and related .....	0.0	1.2	0.4	—
Professional and related .....	0.0	1.3	0.5	—
Teachers .....	0.0	0.9	—	—
Primary, secondary, and special education school teachers .....	0.0	1.3	—	3.4
Registered nurses .....	0.0	0.7	—	—
Service .....	0.0	3.2	0.4	—
Protective service .....	0.0	5.0	—	—
Sales and office .....	0.0	3.3	—	9.4
Office and administrative support .....	0.0	3.4	—	9.6
Natural resources, construction, and maintenance .....	0.0	3.1	—	—
Production, transportation, and material moving ...	0.0	1.0	—	—
Full time .....	0.0	1.3	0.3	—
Part time .....	0.0	1.5	—	—
Union .....	0.0	1.2	—	—
Nonunion .....	0.0	2.5	1.2	5.1
Wage percentiles: <sup>3</sup>				
Lowest 10 percent .....	0.0	8.7	—	—
Lowest 25 percent .....	0.0	2.6	0.5	—
Second 25 percent .....	0.0	1.7	—	—
Third 25 percent .....	0.0	2.4	—	—
Highest 25 percent .....	0.0	1.3	—	—
Highest 10 percent .....	0.0	1.2	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	0.0	1.2	0.3	—
Education and health services .....	0.0	1.1	0.5	4.0
Educational services .....	0.0	1.2	—	3.5
Elementary and secondary schools .....	0.0	1.3	—	3.0
Junior colleges, colleges, and universities .....	0.0	2.5	—	—
Health care and social assistance .....	0.0	3.2	—	—
Hospitals .....	0.0	4.5	—	1.1
Public administration .....	0.0	2.3	—	—
1 to 99 workers .....	0.0	6.5	—	10.1
1 to 49 workers .....	0.0	15.8	—	—
50 to 99 workers .....	0.0	1.2	—	—
100 workers or more .....	0.0	1.1	0.3	—
100 to 499 workers .....	0.0	3.0	—	—
500 workers or more .....	0.0	0.9	—	5.2

See footnotes at end of table.

**Table 7. Standard errors for defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, State and local government workers, National Compensation Survey, March 2009—Continued**

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans <sup>2</sup>		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
State government .....	0.0	3.3	—	—
Local government .....	0.0	1.0	0.3	3.5
<b>Geographic areas</b>				
New England .....	0.0	2.3	—	—
Middle Atlantic .....	0.0	0.7	—	0.7
East North Central .....	0.0	5.1	—	—
West North Central .....	0.0	11.1	—	—
South Atlantic .....	0.0	7.7	—	6.8
West South Central .....	0.0	6.3	—	—
Mountain .....	0.0	2.6	—	—
Pacific .....	0.0	0.6	—	14.7

<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> The sum of the individual components may be greater than the total because some employers offer more than one alternative.

<sup>3</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in

the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2009**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	3.2	3.2	2.2	2.2
<b>Worker characteristics</b>				
Management, professional, and related .....	3.9	3.9	2.8	2.8
Professional and related .....	4.0	4.0	2.9	2.9
Teachers .....	5.2	5.2	3.5	3.5
Primary, secondary, and special education school teachers .....	7.2	7.2	6.0	6.0
Registered nurses .....	6.3	6.3	5.4	5.4
Service .....	3.7	3.7	3.1	3.1
Protective service .....	5.9	5.9	5.4	5.4
Sales and office .....	4.6	4.6	2.6	2.6
Office and administrative support .....	4.8	4.8	2.6	2.6
Natural resources, construction, and maintenance .....	5.4	5.4	5.7	5.7
Production, transportation, and material moving ...	7.5	7.5	—	—
Full time .....	3.3	3.3	2.3	2.3
Part time .....	4.5	4.5	4.4	4.4
Union .....	5.4	5.4	4.0	4.0
Nonunion .....	2.8	2.8	2.2	2.2
Wage percentiles: <sup>1</sup>				
Lowest 10 percent .....	5.0	5.0	4.3	4.3
Lowest 25 percent .....	3.2	3.2	2.6	2.6
Second 25 percent .....	5.2	5.2	3.0	3.0
Third 25 percent .....	4.1	4.1	3.8	3.8
Highest 25 percent .....	3.7	3.7	2.8	2.8
Highest 10 percent .....	4.5	4.5	3.5	3.5
<b>Establishment characteristics</b>				
Service-providing industries .....	3.2	3.2	2.3	2.3
Education and health services .....	4.2	4.2	2.9	2.9
Educational services .....	5.1	5.1	3.6	3.6
Elementary and secondary schools .....	5.8	5.8	5.1	5.1
Junior colleges, colleges, and universities .....	6.3	6.3	4.1	4.1
Health care and social assistance .....	4.9	4.9	3.5	3.5
Hospitals .....	5.7	5.7	4.3	4.3
Public administration .....	4.8	4.8	3.6	3.6
1 to 99 workers .....	5.6	5.6	—	—
1 to 49 workers .....	6.9	6.9	—	—
50 to 99 workers .....	8.2	8.2	—	—
100 workers or more .....	3.6	3.6	2.5	2.5
100 to 499 workers .....	5.9	5.9	1.8	1.8
500 workers or more .....	3.7	3.7	2.9	2.9

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2009—Continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government .....	6.3	6.3	3.7	3.7
Local government .....	2.7	2.7	2.5	2.5
<b>Geographic areas</b>				
Middle Atlantic .....	4.7	4.7	6.7	6.7
East North Central .....	7.6	7.6	2.9	2.9
South Atlantic .....	5.2	5.2	6.4	6.4
East South Central .....	6.4	6.4	—	—
West South Central .....	2.8	2.8	2.8	2.8
Mountain .....	11.6	11.6	—	—
Pacific .....	7.5	7.5	6.0	6.0

<sup>1</sup> The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20082009.htm](http://www.bls.gov/ncs/ebs/glossary20082009.htm).